

**Information to identify the case:**

Debtor 1	<b>Marie G. Creamer</b>	Social Security number or ITIN	xxx-xx-5436
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>17-21671-RG</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Marie G. Creamer

4/16/24

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Marie G. Creamer  
Debtor

Case No. 17-21671-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Apr 16, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2024:

Recip ID	Recipient Name and Address
db	+ Marie G. Creamer, 36 Elizabeth Street, 1st Floor, Jersey City, NJ 07306-1407
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
cr	+ Rushmore Servicing as servicer for U.S. Bank Natio, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
519031342	+ Freedom Mortgage Corporation, Gross Polowy, LLC, 1775 Wehrle Drive, Suite 100, Williamsville, NY 14221-7093
520190259	+ Supreme Energy Inc., c/o Deborah Berna Fineman, Esq., 424 South Jefferson Street, Orange, NJ 07050-1316
516996235	+ Supreme Energy, Inc., Deborah Berna Fineman, Esq, 424 South Jefferson St, Orange, NJ 07050-1316

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 16 2024 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 16 2024 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Apr 17 2024 00:51:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 16 2024 21:11:00	Freedom Mortgage Corporation, Attention: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ ^ MEBN	Apr 16 2024 21:12:04	Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
516908252	+ EDI: PHINAMERI.COM	Apr 17 2024 00:51:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO BOX 183853, Arlington, TX 76096-3853
516869708	+ EDI: PHINAMERI.COM	Apr 17 2024 00:51:00	AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853
516869709	+ Email/Text: bk@avant.com	Apr 16 2024 21:12:00	Avant Credit, Inc, 640 N La Salle St, Suite 535, Chicago, IL 60654-3731
516869710	+ EDI: BANKAMER	Apr 17 2024 00:51:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517023865	+ EDI: BANKAMER2	Apr 17 2024 00:51:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516869711	+ ^ MEBN	Apr 16 2024 21:11:13	Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489
516946659	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 16 2024 21:11:00	Freedom Mortgage Corporation, Attn: BK Dept.,

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516869712	^ MEBN	Apr 16 2024 21:10:53	10500 Kincaid Drive, Fishers, IN 46037-9749 Great Plains Lending, 1050 East 2nd St Box 500, Edmond, OK 73034-5313
517104690	EDI: JEFFERSONCAP.COM	Apr 17 2024 00:51:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
516869713	+ Email/Text: bankruptcy@marinerfinance.com	Apr 16 2024 21:11:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
516947149	EDI: AGFINANCE.COM	Apr 17 2024 00:51:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516869714	+ EDI: AGFINANCE.COM	Apr 17 2024 00:51:00	OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013
517323282	EDI: PRA.COM	Apr 17 2024 00:51:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517323283	EDI: PRA.COM	Apr 17 2024 00:51:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
516869715	+ Email/Text: dnj@pbslaw.org	Apr 16 2024 21:11:00	Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
520087894	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 16 2024 21:11:00	U.S. Bank National Association, et al, C/O Rushmore Servicing, PO BOX 619096, Dallas, TX 75261-9096
520087895	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 16 2024 21:11:00	U.S. Bank National Association, et al, C/O Rushmore Servicing, PO BOX 619096, Dallas, TX 75261-9741, U.S. Bank National Association, et al, C/O Rushmore Servicing 75261-9096
519662103	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 16 2024 21:11:00	U.S. Bank National Association, et. al., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
519662104	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 16 2024 21:11:00	U.S. Bank National Association, et. al., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619, U.S. Bank National Association, et. al., c/o Rushmore Loan Management Services 92619-5004
516869717	EDI: WFFC2	Apr 17 2024 00:51:00	Wells Fargo, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306
517061785	EDI: WFFC2	Apr 17 2024 00:51:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517055768	EDI: WFFC2	Apr 17 2024 00:51:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 27

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517140519	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
516869716	##+	Supreme Energy, Inc, 532 Freeman Street, Orange, NJ 07050-1312

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-2

User: admin

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2024 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor Rushmore Servicing as servicer for U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Fitzpatrick	on behalf of Debtor Marie G. Creamer jfitzpatrick@lsnj.org nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;fitz2law@gmail.com
John R. Morton, Jr.	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigeef@gmail.com
Jonathan C. Schwalb	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage- TT-V bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Lynn Therese Nolan	on behalf of Creditor Freedom Mortgage Corporation LynnNolan@SilvermanGroup.net lnolan@grosspolowy.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
Melissa N. Licker	on behalf of Creditor Freedom Mortgage Corporation mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Nicholas Fitzgerald	on behalf of Debtor Marie G. Creamer fitz2law@gmail.com nadiafinancial@gmail.com
Robert P. Saltzman	on behalf of Creditor Freedom Mortgage Corporation dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13